

MEMORANDUM

TO: All Department Managers
FROM: Doug Baille
DATE: September 23, 1998
RE: Tom Motamed's performance

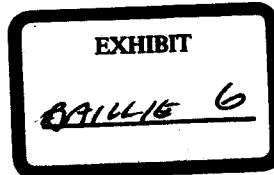
Some of you expressed interest in getting a copy of the notes on Performance Measures that Tom outlined in his presentation.

UNDERWRITING PROFIT:

- Risk Selection
- Rate Adequacy
- Mix of Business
- Account Ranking
- Account Management

PRODUCER PARTNERING AND MANAGEMENT:

- Appointments
- Executing the Plan
- Producer Reviews
- Value Exchange
- Deals and Incentives



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STAFF DEVELOPMENT:

- Technical Training
- Sales/Negotiating Training
- Coaching/Feedback
- Building a Team
- Diversity

GROWTH:

- Business Plan
- Prospects
- Differentiate
- Effective Producer Rravel
- Pay for Performance

EXPENSE:

- Adequate Staffing
- Compensation Management
- Producer Payout
- Manage Overhead
- Smarter not Harder

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